

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

IN RE:
MURDOCK, JODI ANN

Debtor(s)

CHAPTER 7 CASE

CASE NO. 06-72325 BARB

JUDGE Manuel Barbosa

TRUSTEE'S FINAL REPORT

To: THE HONORABLE Manuel Barbosa
BANKRUPTCY JUDGE

NOW COMES MEGAN G. HEEG, Trustee herein, and respectfully submits to the Court and to the United States Trustee his/her Final Report and Account in accordance with 11 U.S.C. §704(9).

1. MEGAN G. HEEG was appointed as the Chapter 7 trustee ("Trustee"). The Petition commencing this case was filed on 12/07/06. The Trustee was appointed on 12/07/06. An order for relief under Chapter 7 was entered on 12/07/06. The Trustee's case bond is in the form of a blanket bond.

2. The Trustee certifies that she has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A. The Trustee has not found it advisable to oppose the Debtor(s) discharge.

3. The disposition of estate property is set forth in Exhibit B. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.

4. A summary of the Trustee's Final Report as of December 15, 2008, is as follows:

a. RECEIPTS (See Exhibit C)	\$ <u>2,500.04</u>
b. DISBURSEMENTS (See Exhibit C)	\$ <u>0.00</u>
c. NET CASH available for distribution	\$ <u>2,500.04</u>
d. TRUSTEE/PROFESSIONAL COSTS	

1. Trustee compensation requested (See Exhibit E)	\$ <u>625.01</u>
2. Trustee Expenses (See Exhibit E)	\$ <u>6.00</u>
3. Compensation requested by attorney or other professionals for trustee (See Exhibit F)	\$ <u>1,110.09</u>
e. Illinois Income Tax for Estate (See Exhibit G)	\$ <u>n/a</u>

5. The Bar Date for filing unsecured claims expired on 9/19/07..

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee.

The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a. Allowed unpaid secured claims	\$ <u>0.00</u>
b. Chapter 7 Administrative and 28 U.S.C. §1930 claims	\$ <u>1,741.10</u>
c. Allowed Chapter 11 Administrative Claims	\$ <u>0.00</u>
d. Allowed priority claims	\$ <u>0.00</u>
e. Allowed unsecured claims	\$ <u>972.95</u>

7. Trustee proposes that unsecured creditors receive a distribution of 78.00% of allowed claims.

8. Total compensation and expense previously awarded to Trustee's counsel, accountant or other professional was \$0.00. Professional's compensation and expense requested but not yet allowed is \$1,741.10.. The total of Chapter 7 professional fees and expenses requested for final allowance is \$1,741.10. (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit F.)

9. A fee of \$800.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

10. A fee of \$0.00 was paid to a bankruptcy petition preparer for services rendered in connection with this case, and no basis appears to request an examination of these fees pursuant to 11 U.S.C. §329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowances of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

Dated: 12-15-08

RESPECTFULLY SUBMITTED,


By: /s/ Megan G. Heeg 
MEGAN G. HEEG, Trustee
Ehrmann Gehlbach Badger & Lee
215 E. First St.
P.O. Box 447
Dixon, IL 61021
Telephone # (815) 288-4949

Exhibit A

Description of Trustee Services - Murdock

Preliminary review of Debtor's Petition, Statement of Financial Affairs and Schedules prior to First Meeting of Creditors.

Examination of Debtor at First Meeting of Creditors, discovery of potential assets including real estate.

Conducted preliminary discovery with regard to the location and identity of Debtor's underlying financial affairs.

Initial report was prepared.

Prepared all forms necessary for the administration of the estate, including the estate property record, cash receipts and disbursements ledgers, employer identification number, and opening of depository accounts.

Claims were reviewed, objections were made, and a compromise was made.

A Final Report was prepared. Upon approval of the Final Report, distribution will be made, and a Final Account will be made to close this case.

The Trustee is discounting her attorneys's fees in order to increase distribution to creditors.

Form 1

Page: 1

Individual Estate Property Record and Report
Asset Cases

Case Number: 06-72325 BARB

Trustee: (330490) MEGAN G. HEEG

Case Name: MURDOCK, JODI ANN

Filed (f) or Converted (c): 12/07/06 (f)

§341(a) Meeting Date: 01/12/07

Period Ending: 12/12/08

Claims Bar Date: 09/19/07

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) or Gross Value of Remaining Assets (G)
1	Misc (unscheduled) (u) Potential fraudulent transfer of debtor's residence at 1234 N. Jefferson, Dixon	0.00	2,500.00		2,500.00	
2	CASH ON HAND	20.00	0.00	DA	0.00	
3	BANK ACCOUNTS	20.00	0.00	DA	0.00	
4	HOUSEHOLD GOODS AND FURNISHINGS	1,520.00	0.00	DA	0.00	
5	HOUSEHOLD GOODS AND FURNISHINGS	250.00	0.00	DA	0.00	
6	BOOKS AND ART OBJECTS	50.00	0.00	DA	0.00	
7	WEARING APPAREL	200.00	0.00	DA	0.00	
8	FURS AND JEWELRY	50.00	0.00	DA	0.00	
9	FIREARMS AND HOBBY EQUIPMENT	125.00	0.00	DA	0.00	
10	INTERESTS IN INSURANCE POLICIES	0.00	0.00	DA	0.00	
11	PENSION PLANS AND PROFIT SHARING	200.00	0.00	DA	0.00	
12	TAX REFUNDS	Unknown	0.00	DA	0.00	
13	Automobile	1,500.00	0.00	DA	0.00	
Int	INTEREST (u)	Unknown	N/A		0.04	Unknown
14	Assets Totals (Excluding unknown values)	\$3,935.00	\$2,500.00		\$2,500.04	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 06-72325 BARB Trustee: (330490) MEGAN G. HEEG
 Case Name: MURDOCK, JODI ANN Filed (f) or Converted (c): 12/07/06 (f)
 Period Ending: 12/12/08 \$341(a) Meeting Date: 01/12/07
 Claims Bar Date: 09/19/07

Ref. #	1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)	Gross Value of Remaining Assets

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): January 30, 2008

Current Projected Date Of Final Report (TFR): December 15, 2008 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-72325 BARB
Case Name: MURDOCK, JODI ANN
Taxpayer ID #: 54-6800243
Period Ending: 12/12/08

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****43-65 - Money Market Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/17/08	{1}	Ron and Carol Rick	compromise amount	1229-000	2,500.00		2,500.00
11/26/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1000%	1270-000	0.04		2,500.04
11/26/08		To Account #*****4366	prepare final report	9999-000		2,500.04	2,500.04

ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

2,500.04	2,500.04
0.00	2,500.04
2,500.04	0.00
\$2,500.04	\$0.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-72325 BARB
Case Name: MURDOCK, JODI ANN
Taxpayer ID #: 54-6800243
Period Ending: 12/12/08

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****43-66 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/26/08		From Account #*****4365	prepare final report	2,500.04		2,500.04

ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

2,500.04	0.00	\$2,500.04
2,500.04	0.00	
0.00	0.00	
0.00	0.00	
\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS

MMA # ***-****43-65

Checking # ***-****43-66

Net Receipts	Net Disbursements	Account Balance
2,500.04	0.00	2,500.04
0.00	0.00	2,500.04
\$2,500.04	\$0.00	\$2,500.04

**IN THE UNITED STATES BANKRUPTCY COURT
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Debtor(s)

CHAPTER 7 CASE

CASE NO. 06-72325 BARB

JUDGE Manuel Barbosa

DISTRIBUTION REPORT

I, MEGAN G. HEEG, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

SUMMARY OF DISTRIBUTION:

Secured Claims:	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>1,741.10</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims:	\$ <u>0.00</u>
Other Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>758.94</u>

TOTAL AMOUNT TO BE DISTRIBUTED: \$ 2,500.04

DISTRIBUTION REPORT

PAGE 1

1. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Secured Claims	\$ 0.00	0.00%
CLAIM NUMBER	ALLOWED AMOUNT	DIVIDEND AMOUNT
CREDITOR		

2. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))	\$ 1,741.10	100.00%
CLAIM NUMBER	ALLOWED AMOUNT	DIVIDEND AMOUNT
CREDITOR		
MEGAN G. HEEG	625.01	625.01
MEGAN G. HEEG	6.00	6.00
Ehrmann Gehlbach Badger & Lee	1,096.84	1,096.84
Ehrmann Gehlbach Badger & Lee	13.25	13.25

3. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Debtor-in possession (DIP) administrative expenses)	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

4. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$ 0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$
		0.00

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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EXHIBIT D

DISTRIBUTION REPORT

PAGE 2

§507(a)(3) - Wages, salaries or commissions limited to
\$4,300.00

\$ 0.00 0.00%

**CLAIM
NUMBER CREDITOR**

**ALLOWED
REQUESTED PROPOSED
ALLOWANCE**

TOTAL \$ 0.00

6. TYPE OF CLAIMS

**TOTAL
AMOUNT
OF CLAIMS FINAL
DIVIDEND%**

§507(a)(4) - Contributions to Employee Benefit Funds

\$ 0.00 0.00%

**CLAIM
NUMBER CREDITOR**

**ALLOWED
REQUESTED PROPOSED
ALLOWANCE**

TOTAL \$ 0.00

7. TYPE OF CLAIMS

**TOTAL
AMOUNT
OF CLAIMS FINAL
DIVIDEND%**

§507(a)(5) - Farmers' and Fishermen's claims to the extent
of \$4,300.00

\$ 0.00 0.00%

**CLAIM
NUMBER CREDITOR**

**ALLOWED
REQUESTED PROPOSED
ALLOWANCE**

TOTAL \$ 0.00

8. TYPE OF CLAIMS

**TOTAL
AMOUNT
OF CLAIMS FINAL
DIVIDEND%**

§507(a)(6) - Deposits by consumers to the extent of
\$1,950.00

\$ 0.00 0.00%

**CLAIM
NUMBER CREDITOR**

**ALLOWED
REQUESTED PROPOSED
ALLOWANCE**

TOTAL \$ 0.00

9. TYPE OF CLAIMS

**TOTAL
AMOUNT
OF CLAIMS FINAL
DIVIDEND%**

§507(a)(7) - Alimony

\$ 0.00 0.00%

**CLAIM
NUMBER CREDITOR**

**ALLOWED
REQUESTED PROPOSED
ALLOWANCE**

TOTAL \$ 0.00

10. TYPE OF CLAIMS

**TOTAL
AMOUNT
OF CLAIMS FINAL
DIVIDEND%**

DISTRIBUTION REPORT

PAGE 3

§724(b)(6) - Tax Liens:	\$	0.00	0.00%
CLAIM	ALLOWED	PROPOSED	
NUMBER CREDITOR	REQUESTED	ALLOWANCE	
	TOTAL	\$	0.00

11.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(8) - Tax claims excluding fines and penalties	\$ 0.00	0.00%
CLAIM	ALLOWED	PROPOSED	
NUMBER CREDITOR	REQUESTED	ALLOWANCE	
	TOTAL	\$	0.00

12.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(9) - Capital Commitments to FDIC, et al.	\$ 0.00	0.00%
CLAIM	ALLOWED	PROPOSED	
NUMBER CREDITOR	REQUESTED	ALLOWANCE	
	TOTAL	\$	0.00

13.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)	\$ 972.95	78.00%
CLAIM	ALLOWED	PROPOSED	
NUMBER CREDITOR	REQUESTED	ALLOWANCE	
2	Gallatin River Communications	390.86	304.89
4	Aspire VISA Gold	582.09	454.05
	TOTAL	\$	758.94

14.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	General Unsecured Subordinated claims	\$ 0.00	0.00%
CLAIM	ALLOWED	PROPOSED	
NUMBER CREDITOR	REQUESTED	ALLOWANCE	
	TOTAL	\$	0.00

15.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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DISTRIBUTION REPORT

PAGE 4

§726(a)(3) - Late unsecured claims	\$	0.00	0.00%
CLAIM	ALLOWED	PROPOSED	
NUMBER CREDITOR	REQUESTED	ALLOWANCE	
	TOTAL	\$	0.00

16. TYPE OF CLAIMS	TOTAL	FINAL
	AMOUNT	DIVIDEND%
	OF CLAIMS	
§726(a)(4) - Fines/penalties	\$	0.00 0.00%
CLAIM	ALLOWED	PROPOSED
NUMBER CREDITOR	REQUESTED	ALLOWANCE
	TOTAL	\$ 0.00

17. TYPE OF CLAIMS	TOTAL	FINAL
	AMOUNT	DIVIDEND%
	OF CLAIMS	
§726(a)(5) - Interest	\$	0.00 0.00%
CLAIM	ALLOWED	PROPOSED
NUMBER CREDITOR	REQUESTED	ALLOWANCE
	TOTAL	\$ 0.00

18. TYPE OF CLAIMS	TOTAL	FINAL
	AMOUNT	DIVIDEND%
	OF CLAIMS	
§726(a)(6) - Surplus to Debtor	\$	0.00 0.00%
CLAIM	ALLOWED	PROPOSED
NUMBER CREDITOR	REQUESTED	ALLOWANCE
	TOTAL	\$ 0.00

The following claims are not included in the distribution because they have been disallowed or barred by court order or have been withdrawn by the claimant:

TYPE OF	CLAIM		AMOUNT	DISALLOWED
CLAIM	NUMBER	CREDITOR AND ADDRESS	OF CLAIM	/WITHDRAWN
				(DESIGNATE)
Unsecured	1	Heights Finance Corp 1114 First Avenue Rock Falls, IL 61071-	\$ 1,567.13	Disallowed
Unsecured	3	Ronald and Carol Rick % Attorney Bernard J. Natale 6833 Stalter Drive - Suite 201 Rockford, IL 61108-	\$ 5,282.00	Disallowed

DISTRIBUTION REPORT

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Unsecured	5	Ronald and Carol Rick % Attorney Bernard J. Natale 6833 Stalter Drive - Suite 201 Rockford, IL 61108-	\$ 1,567.13	Disallowed
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: 12-15-08 /s/ Megan G. Heeg
MEGAN G. HEEG, Trustee

EXHIBIT D